

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: ZALUSKY, THOMAS PATRICK	§	Case No. 09-25324
ZALUSKY, JOAN MARIE	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DEBORAH K. EBNER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Will County Court Annex Building, 57 North Ottawa Street, Joliet, IL 60432

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 09/02/2011 in Courtroom 201, United States Courthouse, Will County Court Annex Building, 57 North Ottawa Street, Joliet, IL 60432.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 07/11/2011 By: /s/DEBORAH K. EBNER
Trustee

DEBORAH K. EBNER
11 EAST ADAMS STREET
SUITE 904
CHICAGO, IL 60603
(312) 922-3838

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: ZALUSKY, THOMAS PATRICK
ZALUSKY, JOAN MARIE

§ Case No. 09-25324

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§

Debtor(s)

§

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 19,452.94
and approved disbursements of \$ 777.00
leaving a balance on hand of ¹ \$ 18,675.94

Balance on hand: \$ 18,675.94

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 18,675.94

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - DEBORAH K. EBNER	2,695.29	0.00	2,695.29
Trustee, Expenses - DEBORAH K. EBNER	62.29	0.00	62.29
Accountant for Trustee, Fees - LOIS WEST	967.50	0.00	967.50
Charges, U.S. Bankruptcy Court	250.00	0.00	250.00

Total to be paid for chapter 7 administration expenses: \$ 3,975.08

Remaining balance: \$ 14,700.86

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 14,700.86

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 14,700.86

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 37,798.82 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 38.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	9,692.68	0.00	3,769.71
2	Chase Bank USA, N.A.	26,875.09	0.00	10,452.36
3	Chase Bank USA, N.A.	258.83	0.00	100.67
4	GE Money Bank dba CARE CREDIT/GEMB	972.22	0.00	378.12

Total to be paid for timely general unsecured claims: \$ 14,700.86

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/DEBORAH K. EBNER
Trustee

DEBORAH K. EBNER
11 EAST ADAMS STREET
SUITE 904
CHICAGO, IL 60603
(312) 922-3838

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Thomas Patrick Zalusky
 Joan Marie Zalusky
 Debtors

Case No. 09-25324-BWB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: mrahmoun
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Jul 13, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2011.

db	+Thomas Patrick Zalusky, 415 Fawn Drive, Oswego, IL 60543-8504
jdb	+Joan Marie Zalusky, 415 Fawn Drive, Oswego, IL 60543-8504
aty	+James G Groat, Law Office of James G. Groat, 347 West Church Street, Suite A1, Sandwich, IL 60548-2082
tr	+Deborah Kanner Ebner, 11 E Adams St, Suite 904, Chicago, IL 60603-6306
14156977	+Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204
14540675	+Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
14637635	+Chase Bank USA, N.A., C/O Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
14156978	+Copley Hospital, 2000 Ogden Avenue, Aurora, IL 60504-5893
14156983	+Dreyer Medical Clinic, P. O. Box 2091, Aurora, IL 60507-2091
14156984	+Edward Hospital, 801 South Washington Street, Naperville, IL 60540-7499
14156985	+Emergency Treatment SC, 900 Jorie Blvd, Ste 220, Oak Brook, IL 60523-3846
14156987	+Harris Bank, P. O. Box 6201, Carol Stream, IL 60197-6201
14156988	+Hsbc Best Buy, Attn: Bankruptcy, Po Box 6985, Bridge Water, NJ 08807-0985
14156990	+MiraMed Revenue Group, Dept 77304, P. O. Box 77304, Detroit, MI 48277-0304
14156991	+NoteWorld Servicing Center, 1001 Pacific Avenue, Suite 200, Tacoma, WA 98402-4440
14156992	+Oral and Maxillofacial Surgery, Associates, PC, 1940 West Galena Blvd, Ste 1, Aurora, IL 60506-4358
14156993	+Oswego Fire Protection District, P. O. Box 457, Wheeling, IL 60090-0457
14156994	+Provident Funding Asso, 1235 N. Dutton Ave, Santa Rosa, CA 95401-4642
14156995	+Robert M. Kamm, KAMM, SHAPIRO & DEMUTH, LTD., 17 N. State St., Ste. 990, Chicago, IL 60602-3569
14156997	+Sears/cbsd, 701 East 60th St N, Sioux Falls, SD 57104-0432
14156998	+Shell Oil / Citibank, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
14156999	+United Consumer Advocacy Network, 1061 Main Street, Suite 6, Irwin, PA 15642-7425
14157002	+Zwicker & Associates, 80 Minuteman Road, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14507417	E-mail/PDF: mrdiscen@discoverfinancial.com Jul 13 2011 23:51:14 DISCOVER BANK, DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
14156982	+E-mail/PDF: mrdiscen@discoverfinancial.com Jul 13 2011 23:51:14 Discover Financial, Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
14763527	+E-mail/PDF: gecsedirecoverycorp.com Jul 14 2011 00:50:54 GE Money Bank dba CARE CREDIT/GEMB, Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
14156986	+E-mail/PDF: gecsedirecoverycorp.com Jul 13 2011 23:51:34 Gemb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
14156989	+E-mail/PDF: cr-bankruptcy@kohls.com Jul 13 2011 23:51:42 Kohls, Attn: Recovery, Po Box 3120, Milwaukee, WI 53201-3120

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+Deborah Kanner Ebner, 11 E Adams St, Suite 904, Chicago, IL 60603-6306
14156979*	+Copley Hospital, 2000 Ogden Avenue, Aurora, IL 60504-5893
14156980*	+Copley Hospital, 2000 Ogden Avenue, Aurora, IL 60504-5893
14156981*	+Copley Hospital, 2000 Ogden Avenue, Aurora, IL 60504-5893
14157000*	+United Consumer Advocacy Network, 1061 Main Street, Suite 6, Irwin, PA 15642-7425
14157001*	+United Consumer Advocacy Network, 1061 Main Street, Suite 6, Irwin, PA 15642-7425
14156996	##Rush Copley Medical Group, 2060 Ogden Avneue, Suite B, Aurora, IL 60504-4714

TOTALS: 0, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: mrahmoun
Form ID: pdf006

Page 2 of 2
Total Noticed: 28

Date Rcvd: Jul 13, 2011

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.